

<b>Information to identify the case:</b>		
Debtor 1	<b>Cloid J. Vancise</b>	Social Security number or ITIN <b>xxx-xx-7988</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Melissa M. Vancise</b>	Social Security number or ITIN <b>xxx-xx-0700</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter <b>13 7/26/17</b>
Case number: <b>17-10782-TPA</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Cloid J. Vancise	Melissa M. Vancise
<b>2. All other names used in the last 8 years</b>	aka Jim VanCise	aka Melissa Hoag
<b>3. Address</b>	5236 Beaver Street Springboro, PA 16435	5236 Beaver Street Springboro, PA 16435
<b>4. Debtor's attorney</b> Name and address	John E. Nagurney Attorney Nagurney Cottage 12063 Midway Drive Conneaut Lake, PA 16316	Contact phone 814-382-3328
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 814-464-9740 Date: 9/1/17
<p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.  <b>Photo ID/Delays:</b> For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.</p>		

**For more information, see page 2**



**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Cloyd J. Vancise  
 Melissa M. Vancise  
 Debtors

Case No. 17-10782-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: dkam  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Sep 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2017.

db/jdb  
 aty +Cloyd J. Vancise, Melissa M. Vancise, 5236 Beaver Street, Springboro, PA 16435-4440  
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14682906 +Bayview Nephrology, 350 E. Bayfront Pkwy, Unit C, Erie PA 16507-2410  
 14682907 +Bizfi Funding aka Merchant, Cash and Capital LLC, 460 Park Ave. South - 10th floor,  
 New York, NY 10016-7470  
 14665785 +Coml Accept, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303  
 14665788 +Fedloan, Po Box 60610, Harrisburg, PA 17106-0610  
 14665789 +First Data, 265 Broad Hollow R, Melville, NY 11747-4833  
 14665790 +Fnb Cons Disc Co, 908 Park Ave, Meadville, PA 16335-3331  
 14682915 +Mantis Funding, LLC, 64 Beaver Street Suite 244, New York, NY 10004-2508  
 14682917 +Northwest Bank Retail Servicing, PO Box 3001, Warren, PA 16365-1101  
 14665793 +Northwest Consumer Dis, 3307 Liberty St, Erie, PA 16508-2558  
 14665796 +PNC Bank, National Association, 3232 Newmark Dr., Miamisburg, OH 45342-5421  
 14665797 +PNC Mortgage, PO Box 1820, Dayton, Ohio 45401-1820  
 14666372 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14665794 +Penelec, PO Box 16001, Reading PA 19612-6001  
 14665795 +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425  
 14682925 +Yellowstone Capital LLC, 30 Broad Street, Suite 1462, New York, NY 10004-2304

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: courtagnurney@zoominternet.net Sep 02 2017 01:51:54 John E. Nagurney,  
 Attorney Nagurney Cottage, 12063 Midway Drive, Conneaut Lake, PA 16316  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 02 2017 01:52:21 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 02 2017 01:52:34  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14665786 +EDI: CONVERGENT.COM Sep 02 2017 01:38:00 Convergent Outsourcing, 800 Sw 39th St,  
 Renton, WA 98057-4975  
 14665787 +EDI: DCI.COM Sep 02 2017 01:38:00 Diversified Consultant, 10550 Deerwood Park Blvd,  
 Jacksonville, FL 32256-0596  
 14665791 +EDI: RESURGENT.COM Sep 02 2017 01:38:00 Lvnv Funding Llc, Po Box 10497,  
 Greenville, SC 29603-0497  
 14665792 +E-mail/Text: bankruptcy@matcotools.com Sep 02 2017 01:53:04 Matco Tools, 4403 Allen Rd,  
 Stow, OH 44224-1096  
 14673014 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 02 2017 01:52:20  
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
 Harrisburg, PA 17128-0946  
 14665798 +EDI: PRA.COM Sep 02 2017 01:38:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502-4952  
 14670994 EDI: WFFC.COM Sep 02 2017 01:38:00 Wells Fargo Bank N.A.,,  
 d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657  
 14665799 +EDI: WFFC.COM Sep 02 2017 01:38:00 Wfds, Po Box 1697, Winterville, NC 28590-1697  
 14665800 +E-mail/Text: collections@widgetfinancial.com Sep 02 2017 01:52:35 Widget Financial,  
 2154 E Lake Rd, Erie, PA 16511-1140

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr NATIONSTAR MORTGAGE LLC  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14682908\* +Coml Accept, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303  
 14682909\* +Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4975  
 14682910\* +Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596  
 14682911\* +Fedloan, Po Box 60610, Harrisburg, PA 17106-0610  
 14682912\* +First Data, 265 Broad Hollow R, Melville, NY 11747-4833  
 14682913\* +Fnb Cons Disc Co, 908 Park Ave, Meadville, PA 16335-3331  
 14682914\* +Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497  
 14682916\* +Matco Tools, 4403 Allen Rd, Stow, OH 44224-1096  
 14682920\* +PNC Bank, National Association, 3232 Newmark Dr., Miamisburg, OH 45342-5421  
 14682921\* +PNC Mortgage, PO Box 1820, Dayton, Ohio 45401-1820  
 14682918\* +Penelec, PO Box 16001, Reading PA 19612-6001  
 14682919\* +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425  
 14682922\* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
 14682923\* +Wfds, Po Box 1697, Winterville, NC 28590-1697  
 14682924\* +Widget Financial, 2154 E Lake Rd, Erie, PA 16511-1140

TOTALS: 1, \* 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-1

User: dkam  
Form ID: 309I

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Sep 01, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 03, 2017

Signature: /s/Joseph Speetjens

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
John E. Nagurney on behalf of Joint Debtor Melissa M. Vancise courtnagurney@zoominternet.net  
John E. Nagurney on behalf of Debtor Clويد J. Vancise courtnagurney@zoominternet.net  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5